

COMMERCE NATIONAL BANK

	CPP Disbursement Date 01/09/2009	Cert 57566	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$229	\$256	11.9%		
Loans	\$135	\$152	13.0%		
Construction & development	\$4	\$2	-45.7%		
Closed-end 1-4 family residential	\$0	\$2			
Home equity	\$6	\$5	-14.8%		
Credit card	\$0	\$0			
Other consumer	\$14	\$11	-18.3%		
Commercial & Industrial	\$21	\$27	27.4%		
Commercial real estate	\$72	\$78	8.9%		
Unused commitments	\$20	\$34	70.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$12	\$1	-89.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$39	\$57	45.5%		
Cash & balances due	\$35	\$39	11.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$202	\$229	13.4%		
Deposits	\$186	\$212	14.1%		
Total other borrowings	\$15	\$15	-2.1%		
FHLB advances	\$15	\$13	-13.3%		
Equity					
Equity capital at quarter end	\$27	\$28	0.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	12.0%	10.4%	--		
Tier 1 risk based capital ratio	16.8%	17.1%	--		
Total risk based capital ratio	18.1%	18.3%	--		
Return on equity ¹	-5.6%	2.2%	--		
Return on assets ¹	-0.7%	0.2%	--		
Net interest margin ¹	3.7%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	138.1%	78.5%	--		
Loss provision to net charge-offs (qtr)	229.6%	312.5%	--		
Net charge-offs to average loans and leases ¹	0.9%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	27.9%	2.1%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.7%	0.3%	0.0%	0.0%	--
Commercial & Industrial	0.8%	6.1%	0.0%	0.0%	--
Commercial real estate	2.1%	1.2%	0.1%	0.0%	--
Total loans	1.4%	2.9%	0.2%	0.1%	--